

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

FREDERICK R NADDEO
DEBRA A NADDEO
Debtor(s)

Case No. 20-11230-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2020.
- 2) The plan was confirmed on 12/16/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/19/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,746.78.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$94,251.71
Less amount refunded to debtor \$703.71

NET RECEIPTS: \$93,548.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$9,681.50
Court Costs \$0.00
Trustee Expenses & Compensation \$8,295.79
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$17,977.29

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL INC aka ALLY BANK	Secured	23,988.00	23,377.72	26,514.72	26,514.72	0.00
AMERICAN COLLECTIONS	Unsecured	62.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SERVICES	Secured	4,322.00	4,138.92	4,659.13	4,659.13	0.00
AQUA PENNSYLVANIA	Unsecured	219.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC C/O AT&T SEI	Unsecured	NA	1,613.45	1,613.45	118.22	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	NA	726.90	726.90	53.26	0.00
CAPITAL ONE BANK USA NA	Unsecured	2,959.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	716.00	NA	NA	0.00	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	NA	15,878.19	0.00	0.00	0.00
CONVERGENT OUTSOURCING INC	Unsecured	220.00	NA	NA	0.00	0.00
CROZER-KEYSTONE HEALTH SYSTE	Unsecured	526.00	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	21,577.00	17,637.19	17,637.19	1,292.25	0.00
ENHANCE RECOVERY CO	Unsecured	1,613.00	NA	NA	0.00	0.00
FRANKLIN MINT FEDERAL CU	Unsecured	475.00	NA	NA	0.00	0.00
FRANKLIN MINT FEDERAL CU	Unsecured	NA	427.76	427.76	31.34	0.00
LVNV FUNDING LLC	Unsecured	NA	237.37	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,687.00	1,687.39	1,687.39	123.63	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,235.00	2,234.64	2,234.64	163.73	0.00
MOMA FUNDING LLC	Unsecured	478.00	478.61	478.61	35.07	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,444.00	847.45	847.45	62.09	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	343.00	343.13	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	751.00	751.09	0.00	0.00	0.00
RECEIVABLES MANAGEMENT SYSTI	Unsecured	683.00	645.12	645.12	47.27	0.00
SELECT PORTFOLIO SERVICING INC	Secured	154,566.00	155,005.60	42,415.60	42,415.60	0.00
THE BANK OF MISSOURI	Unsecured	233.00	NA	NA	0.00	0.00
THOMAS JEFFERSON UNIVERSITY HC	Unsecured	1,674.00	NA	NA	0.00	0.00
UPPER DARBY TOWNSHIP	Secured	1,332.00	NA	NA	0.00	0.00
UPPER DARBY TOWNSHIP	Unsecured	NA	742.43	742.43	54.40	0.00
US DEPARTMENT OF EDUCATION	Unsecured	56,754.00	NA	NA	0.00	0.00
WFFNB	Unsecured	2,022.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$42,415.60	\$42,415.60	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$31,173.85	\$31,173.85	\$0.00
TOTAL SECURED:	\$73,589.45	\$73,589.45	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,040.94	\$1,981.26	\$0.00

Disbursements:	
Expenses of Administration	<u>\$17,977.29</u>
Disbursements to Creditors	<u>\$75,570.71</u>
TOTAL DISBURSEMENTS :	<u>\$93,548.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2025

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.